

FOR IMMEDIATE RELEASE

27 September, 2002

PUBLIC NOTICE #2002-39

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The California Department of Insurance's San Francisco Viewing Room is fully operational again.

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: **RATE ENFORCEMENT BUREAU**, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1996, have been archived. Archived filings take approximately four weeks to retrieve.

(see attached list)

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-33724	0626	ACE AMERICAN INS. CO.	COMM	OTHER LIABILITY	FORMS	FAIRS, FAIRGROUNDS & FEST	
02-33643	0012	AIU INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	NONE	0.00%
02-33701	0553	AMERICAN & FOREIGN INS. CO.	COMM	FIRE	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	
02-33331	0553	AMERICAN & FOREIGN INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-33708	0761	AMERICAN AUTOMOBILE INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-33562	1125	AMERICAN HEALTHCARE INDEMNITY CO.	COMM	MEDICAL MALPRACTICE	RATE & FORM	PROFESSIONAL LIABILITY-PHYSICIANS & SURGEONS	15.60%
02-33644	0012	AMERICAN HOME ASSURANCE CO.	COMM	BURGLARY & THEFT	RATE & FORM	NONE	0.00%
02-33664	0761	AMERICAN INS. CO. (THE)	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	MULTIGUARD FARM & RANCH	
02-33709	0761	AMERICAN INS. CO. (THE)	COMM	MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-33558	0108	AMERICAN MANUFACTURERS MUTUAL INS. CO.	PERS	INLAND MARINE	FORMS	BOATOWNERS	
02-33506	0660	AMERICAN MERCURY INS. CO.	COMM	AUTO PHYSICAL DAMAGE	NEW PROGRAM	MECHANICAL BREAKDOWN	0.00%
02-33556	0127	AMERICAN MODERN HOME INS. CO.	PERS	FIRE	FORMS	DWELLING FIRE	
02-33559	0108	AMERICAN MOTORISTS INS. CO.	PERS	INLAND MARINE	FORMS	BOATOWNERS	
02-33560	0108	AMERICAN PROTECTION INS. CO.	PERS	INLAND MARINE	FORMS	BOATOWNERS	
02-33392	0028	AMICA MUTUAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0.00%
02-33464	0028	AMICA MUTUAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
02-33665	0761	ASSOCIATED INDEMNITY CORP	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	MULTIGUARD FARM & RANCH	
02-33710	0761	ASSOCIATED INDEMNITY CORP	COMM	MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-33542	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	OTHER LIABILITY	RATE	TMC WHOLESALE DISTRIBUTORS	-2.80%
02-33645	0012	BIRMINGHAM FIRE INS. CO. OF PA	COMM	BURGLARY & THEFT	RATE & FORM	NONE	0.00%
02-33561	0761	CHICAGO INS. CO.	COMM	OTHER LIABILITY	RATE	E&O-REAL ESTATE AGENTS	6.20%
02-33342	0000	CHURCH MUTUAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	CHURCH BUS	3.64%
02-33646	0012	COMMERCE & INDUSTRY INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	NONE	0.00%
02-33612	0350	COREGIS INS. CO.	COMM	ALLIED LINES	RATE	COMM PROPERTY	47.30%
02-33632	0350	COREGIS INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	10.00%
02-33633	0350	COREGIS INS. CO.	COMM	OTHER LIABILITY	RATE	NONE	10.00%
02-33554	0057	ELECTRIC INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
02-33441	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	AUTO LIABILITY	RULE CHANGE	NONE	0.00%
02-33493	1129	ESURANCE PROPERTY & CASUALTY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.40%
02-33321	1120	EVEREST NATIONAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	NONE	16.30%
02-33432	0000	FINANCIAL PACIFIC INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-33666	0761	FIREMAN'S FUND INS. CO.	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	MULTIGUARD FARM & RANCH	
02-33711	0761	FIREMAN'S FUND INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-33702	0553	GLOBE INDEMNITY CO.	COMM	FIRE	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	
02-33332	0553	GLOBE INDEMNITY CO.	COMM	OTHER LIABILITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-33647	0012	GRANITE STATE INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	NONE	0.00%
02-33621	0084	GREAT AMERICAN ALLIANCE INS. CO.	COMM	FARMOWNERS MULTI-PERIL	RATE	AGRIBUSINESS	0.00%
02-33501	0084	GREAT AMERICAN ALLIANCE INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	0.00%
02-33622	0084	GREAT AMERICAN ASSURANCE CO.	COMM	FARMOWNERS MULTI-PERIL	RATE	AGRIBUSINESS	
02-33503	0084	GREAT AMERICAN ASSURANCE CO.	COMM	MULTI-PERIL	FORMS	NONE	0.00%
02-33623	0084	GREAT AMERICAN INS. CO.	COMM	FARMOWNERS MULTI-PERIL	RATE	AGRIBUSINESS	
02-33504	0084	GREAT AMERICAN INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	0.00%
02-33624	0084	GREAT AMERICAN INS. CO. OF NEW YORK	COMM	FARMOWNERS MULTI-PERIL	RATE	AGRIBUSINESS	
02-33505	0084	GREAT AMERICAN INS. CO. OF NEW YORK	COMM	MULTI-PERIL	FORMS	NONE	
02-33461	0088	HANOVER INS. CO. (THE)	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-33641	0000	HARCO NATIONAL INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	MOTOR TRUCK CARGO	0.00%
02-33661	0091	HARTFORD ACCIDENT & INDEMNITY CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	18.10%
02-33752	0091	HARTFORD ACCIDENT & INDEMNITY CO.	COMM	MULTI-PERIL	FORMS	SMP-FAILSAFE MEGA TECHNOLOGY LIABILITY	
02-33758	0091	HARTFORD ACCIDENT & INDEMNITY CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	
02-33552	0091	HARTFORD CASUALTY INS. CO.	COMM	ALLIED LINES	NEW PROGRAM	CITRUS FREEZE	0.00%
02-33662	0091	HARTFORD CASUALTY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	18.10%
02-33753	0091	HARTFORD CASUALTY INS. CO.	COMM	MULTI-PERIL	FORMS	SMP-FAILSAFE MEGA TECHNOLOGY LIABILITY	
02-33759	0091	HARTFORD CASUALTY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	
02-33352	0091	HARTFORD CASUALTY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	YMCA PROGRAM	0.00%
02-33691	0091	HARTFORD CASUALTY INS. CO.	COMM	OTHER LIABILITY	FORMS	YMCA PROGRAM	
02-33653	0091	HARTFORD FIRE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	18.10%
02-33471	0091	HARTFORD FIRE INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	
02-33754	0091	HARTFORD FIRE INS. CO.	COMM	MULTI-PERIL	FORMS	SMP-FAILSAFE MEGA TECHNOLOGY LIABILITY	
02-33760	0091	HARTFORD FIRE INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	0.00%
02-33351	0091	HARTFORD FIRE INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	YMCA PROGRAM	
02-33692	0091	HARTFORD FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	YMCA PROGRAM	
02-33649	0091	HARTFORD INS. CO. OF THE MIDWEST	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	18.10%
02-33371	0091	HARTFORD INS. CO. OF THE MIDWEST	COMM	OTHER LIABILITY	NEW PROGRAM	YMCA PROGRAM	0.00%
02-33693	0091	HARTFORD INS. CO. OF THE MIDWEST	COMM	OTHER LIABILITY	FORMS	YMCA PROGRAM	
02-33781	0091	HARTFORD UNDERWRITERS INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE.	16.70%
02-33755	0091	HARTFORD UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	FORMS	SMP-FAILSAFE MEGA TECHNOLOGY LIABILITY	
02-33761	0091	HARTFORD UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	
02-33353	0091	HARTFORD UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	YMCA PROGRAM	0.00%
02-33694	0091	HARTFORD UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	FORMS	YMCA PROGRAM	

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02-33543	0300	HORACE MANN INS. CO.	COMM	OTHER LIABILITY	RATE	PROF. LIAB.-EDUCATORS EMPLOYMENT LIABILITY	-5.90%
02-33681	0158	HUDSON INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB. EMPLOYMENT PRACTICES LIABILITY	
02-33572	0084	INFINITY NATIONAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	PREFERRED AUTOMOBILE	1.50%
02-33581	0084	INFINITY NATIONAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NATIONAL PREFERRED AUTOMOBILE	
02-33648	0012	INS. CO. OF THE STATE OF PA (THE)	COMM	BURGLARY & THEFT	RATE & FORM	NONE	0.00%
02-33474		INS. SVCS OFFICE, INC.	COMM	MEDICAL MALPRACTICE	MANUAL	NONE	
02-33475		INS. SVCS OFFICE, INC.	COMM	MULTI-PERIL	MANUAL	BOP	
02-33650	0012	LANDMARK INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	NONE	0.00%
02-33513	1326	LINCOLN GENERAL INS. CO.	COMM	BURGLARY & THEFT	NEW PROGRAM	CRIME	0.00%
02-33451	0458	LYNDON PROPERTY INS. CO.	COMM	MISCELLANEOUS	RULE CHANGE	CONSUMER GOODS CONTRACT REIMBURSEMENT	
02-33557	0785	MARKEL INS. CO.	COMM	INLAND MARINE	FORMS	ANIMAL MORTALITY	
02-33391	0212	MARYLAND CASUALTY CO.	PERS	INLAND MARINE	RATE	MODIFIED AUTO COLLECTORS	-18.75%
02-33462	0088	MASSACHUSETTS BAY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-33642	0660	MERCURY CASUALTY CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
02-33472	0169	MIDDLESEX INS. CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-33721	0031	NATIONAL LIABILITY & FIRE INS. CO.	COMM	AUTO PHYSICAL DAMAGE	RATE	NONE	1.92%
02-33667	0761	NATIONAL SURETY CORP	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	MULTIGUARD FARM & RANCH	
02-33712	0761	NATIONAL SURETY CORP	COMM	MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-33651	0012	NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA	COMM	BURGLARY & THEFT	RATE & FORM	NONE	0.00%
02-33652	0012	NEW HAMPSHIRE INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	NONE	0.00%
02-33672	2558	NIPPONKOA INS. CO., LIMITED	COMM	OTHER LIABILITY	RATE	SEXUAL ABUSE	28.60%
02-33314	0158	NORTH RIVER INS. CO. (THE)	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	11.40%
02-33582	0008	NORTHBROOK INDEMNITY CO.	COMM	OTHER LIABILITY	FORMS	VEHICLE CONTRACT REIMBURSEMENT	
02-33476	0000	OHIO INDEMNITY CO.	COMM	AUTO PHYSICAL DAMAGE	RULE CHANGE	COLLATERAL PROTECTION	
02-33341	0000	OHIO INDEMNITY CO.	COMM	OTHER LIABILITY	RULE CHANGE	SERVICE CONTRACT REIMBURSEMENT	
02-33722	0697	OLD UNITED CASUALTY CO.	PERS	INLAND MARINE	NEW PROGRAM	BOAT / WATERCRAFT	0.00%
02-33507	0645	OREGON MUTUAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN		
02-33511	0645	OREGON MUTUAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	5.30%
02-33756	0091	PROPERTY & CASUALTY INS. CO. OF HARTFORD	COMM	MULTI-PERIL	FORMS	SMP-FAILSAFE MEGA TECHNOLOGY LIABILITY	
02-33762	0091	PROPERTY & CASUALTY INS. CO. OF HARTFORD	COMM	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	
02-33452	0304	PRUDENTIAL GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CAR	
02-33453	0304	PRUDENTIAL PROPERTY & CASUALTY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CAR	
02-33703	0553	ROYAL INDEMNITY CO.	COMM	FIRE	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	

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02-33333	0553	ROYAL INDEMNITY CO.	COMM	OTHER LIABILITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-33704	0553	ROYAL INS. CO. OF AMERICA	COMM	FIRE	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	
02-33334	0553	ROYAL INS. CO. OF AMERICA	COMM	OTHER LIABILITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-33705	0553	SAFEGUARD INS. CO.	COMM	FIRE	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	
02-33335	0553	SAFEGUARD INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-33563	1125	SCPIE INDEMNITY CO.	COMM	MEDICAL MALPRACTICE	RATE & FORM	PROFESSIONAL LIABILITY-PHYSICIANS & SURGEONS	15.60%
02-33631	0553	SECURITY INS. CO. OF HARTFORD	COMM	MULTI-PERIL	RULE CHANGE	GROCERS	
02-33473	0169	SENTRY INS., A MUTUAL CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-33477	0169	SENTRY SELECT INS. CO.	COMM	AUTO LIABILITY	FORMS	DEALER OPERATIONS	
02-33478	0169	SENTRY SELECT INS. CO.	COMM	AUTO LIABILITY	FORMS	MOTOR CARRIER - NON - PASSENGER	
02-33531	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF.LIAB.AUSCO SM NONPROFIT ORGANIZATION LIABILIT	0.00%
02-33591	0748	STAR INS. CO.	COMM	MULTI-PERIL	FORMS	OILPATCH	
02-33553	2978	SUMITOMO MARINE & FIRE INS. CO. OF AMERICA	COMM	BURGLARY & THEFT	RULE CHANGE	CRIME & FIDELITY	0.00%
02-33411	0000	SURETY CO. OF THE PACIFIC	COMM	SURETY	RATE	CONTRACTORS' LICENSE BONDS	13.30%
02-33555	0161	TOPA INS. CO.	COMM	MULTI-PERIL	FORMS	DAY CARE CENTERS & HOMES	
02-33706	3321	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	RATE	SEXUAL ABUSE	28.60%
02-33707	3321	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	OTHER LIABILITY	RATE	SEXUAL ABUSE	28.60%
02-33663	0091	TWIN CITY FIRE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	18.10%
02-33757	0091	TWIN CITY FIRE INS. CO.	COMM	MULTI-PERIL	FORMS	SMP-FAILSAFE MEGA TECHNOLOGY LIABILITY	
02-33763	0091	TWIN CITY FIRE INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	
02-33361	0091	TWIN CITY FIRE INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	YMCA PROGRAM	0.00%
02-33695	0091	TWIN CITY FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	YMCA PROGRAM	
02-33723	0091	TWIN CITY FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB. EMPLOYMENT PRACTICES LIABILITY	
02-33315	0158	UNITED STATES FIRE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	11.40%
02-33431	0212	UNIVERSAL UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	FORMS	UNICOVER V & EQUIPMENT DEALER UNICOVER	
02-33442	0111	WAUSAU BUSINESS INS. CO.	COMM	AUTO LIABILITY	RULE CHANGE	NONE	0.00%
02-33443	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	AUTO LIABILITY	RULE CHANGE	NONE	0.00%
02-33313	0350	WESTPORT INS. CORP	COMM	OTHER LIABILITY	FORMS	PROF LIAB-LAWYERS CPC PROF LIAB PGM	
02-33551	0350	WESTPORT INS. CORP	COMM	OTHER LIABILITY	RULE CHANGE	NONE	

131 Total Applications Received

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	02-31723	08/23/02	Greenwich Ins. Co.	Commercial Other Liability	Forms		
Correct	02-31723	08/23/02	Greenwich Ins. Co.	Commercial Auto Liability and Physical Damage	Forms		
Incorrect	02-31182	08/16/02	Horace Mann Ins. Co.	Personal Homeowners Multi- Peril	Both Rate and Forms		11.30%
Correct	02-31182	08/16/02	Horace Mann Property & Casualty Ins. Co.	Personal Homeowners Multi- Peril	Both Rate and Forms		11.30%
Incorrect	02-31561	08/23/02	Liberty Ins. Underwriters Inc.	Commercial Other Liability	Both Rate and Forms		0.00%
Correct	02-31561	08/23/02	Liberty Ins. Underwriters Inc.	Commercial Other Liability	New Program		0.00%
Incorrect	02-30952	08/09/02	Standard Fire Ins. Co. (The)	Pesonal Auto Liability and Physical Damage	Rate	Financial Institutions	6.80%
Correct	02-30952	08/09/02	Standard Fire Ins. Co. (The)	Pesonal Auto Liability and Physical Damage	Rule Change	Financial Institutions	0.00%
Incorrect	02-30971	08/09/02	Standard Fire Ins. Co. (The)	Pesonal Auto Liability and Physical Damage	Rate	Affinity	6.90%
Correct	02-30971	08/09/02	Standard Fire Ins. Co. (The)	Pesonal Auto Liability and Physical Damage	Rule Change	Affinity	0.00%
Incorrect	02-30981	08/09/02	Standard Fire Ins. Co. (The)	Pesonal Auto Liability and Physical Damage	Rate	Retail	6.80%
Correct	02-30981	08/09/02	Standard Fire Ins. Co. (The)	Pesonal Auto Liability and Physical Damage	Rule Change	Retail	0.00%
Incorrect	02-30994	08/09/02	Standard Fire Ins. Co. (The)	Pesonal Auto Liability and Physical Damage	Rate	Degreed Professionals	6.80%
Correct	02-30994	08/09/02	Standard Fire Ins. Co. (The)	Pesonal Auto Liability and Physical Damage	Rule Change	Degreed Professionals	0.00%